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Senate

Hurricane Katrina

Mr. CARPER. I would also like to talk about the good efforts that are going on in a number of places around our country to support the relief effort to those who have been stricken by Hurricane Katrina. We heard a fair amount of questioning about whether the response was adequate, was timely, what we could have done better, what we needed to do better, and those are all legitimate questions and they need to be answered in time--some of them now, some of them in the course of the next couple of weeks and months.

I said to some of my colleagues with whom I was discussing Katrina and our response--we were talking about the role of government in a situation such as this--Lincoln had it right about 150 years ago when he said words to the effect that the role of government is to do for people what they cannot do for themselves. That is our role in this instance as well.

Not long ago I was in our church, and the focal point of the sermon was the parable from the New Testament about the Good Samaritan and the question that is asked at the beginning of the parable of the Good Samaritan, Who is my neighbor? We go on to be reminded

that our neighbor is not just the people who live across the street from us in Wilmington, DE, or in South Carolina. Our neighbor could just as well be a person who lives in New Orleans, Biloxi, Mobile, or any of the other places affected.

I am inspired by outpouring, not just from government and for us to do our jobs--we are paid literally to help people in instances such as this, and that is the expectation of us, but for a lot of people this is not their expectation. People are literally showing their faith by their deeds. In some cases, people are opening up their homes, opening up their military installations, opening up all types of facilities to receive those who have been dislocated, welcoming youngsters to schools far from the schools those kids would normally be attending to make sure their education is not disrupted.

I think of the folks from my own State, the doctors and nurses, folks in our medical operation out of our Delaware Air National Guard. They were literally on the scene today providing services and assistance to those who need it. People are collecting food, people are giving blood, people are giving

boatloads of money and, frankly, boatloads more are needed. But it is an inspiring outpouring after a difficult and disappointing beginning.

Among the questions I hope we will focus on as we try to decide what went well and what did not go well, what was right, what went right, and what we did poorly, is the issue of the levees that surround the city of New Orleans that keep Lake Pontchartrain from pouring into the city of New Orleans. If you look in the dictionary for a definition of "city at risk" if there ever was a Category 3, 4, or 5 hurricane, you would see New Orleans. That is the poster child for this kind of risk. We knew the threat was there. We knew it was a grave threat. We have been talking about it for years. The people have talked about it for years. The Army Corps of Engineers sought to reinforce the levees.

We knew this storm was coming. It is not one that popped up at the last minute. Yet, in spite of that, the work that should have been done on the levees to strengthen them to sustain this kind of onslaught by Mother Nature, someone has dropped the ball. I am not interested in finger-pointing or witch hunts. We have to find out where we went wrong, why we went wrong, and fix that. If New Orleans is ever to rise again--not from the ashes but from the waters that engulf it today--this is an issue that has to be not only resolved, we have to come up with a solution to make sure we have learned from this very expensive lesson.

I fear a storm which could have cost tens of billions may cost more than \$100 billion to repair the damage, a lot of it from New Orleans. A storm that could have cost us hundreds of lives will

probably cost us thousands of lives. It did not have to be.

The last thing I wish to say is I was encouraged in the presentation we had by some of our Cabinet Secretaries who talked about what the Department of Health and Human Services is doing, making sure the folks who need medical assistance and Medicaid eligibility, identification, people who need help getting their food stamp allocations, people need to receive their unemployment checks--all kinds of things were discussed, what the Federal Government can do to help people. It was encouraging.

One of the presenters was the Secretary of the Department of Treasury. He talked, as the Presiding Officer may recall, about the work being done to defer the payment of taxes. People who normally would have an estimated tax payment--personal business maybe--on September 15 will be given until the end of October to make that payment. They were looking for ways we, through the Federal Government, could exercise some charity, some consideration for those who were in harm's way and are now in desperate straits to pull their lives back together.

I come from a State where we have a lot of banks. We probably have more credit card banks per capita--probably issue half the credit cards issued in America. I am empowered to speak on this point. We have a lot of financial services companies around the world. They extend credit. Most do a great job of extending credit to people through America, the Northeast, Midwest, Southwest, and also the Gulf Coast States. Just as the Department of

Treasury is trying to find ways to show kindness and a little consideration to those who are affected in the disaster areas on the tax side, my hope is our financial services companies which are going to be benefiting from the implementation of our new bankruptcy law this fall, this might be a good opportunity for some of them to say--and some of them already are doing this, I should point that out. Some financial services companies are saying: We want to help folks in the Southeast United States who have been affected, and here are the variety of ways we will do that. Some are not entirely forgiving indebtedness but are providing payment holidays, extending the dates on which payments are due, and taking away interest and finance charges. That is what we ought to applaud and the behavior we ought to encourage others to undertake.

Today, in addition to saying goodbye to our Chief Justice and to saying terrific work by folks from all walks of life to help people in dire straights, well done, we say to our financial services companies around the country that are trying to find their own ways to reach out and help people, God bless you. Good for you. Finally, to say to those who aren't, maybe you would like to join the parade and lend a helping hand as well.